

<i>SERFF Tracking Number:</i>	<i>ASPX-125583556</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Reliable Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$20</i>
<i>Company Tracking Number:</i>	<i>FM AR03009ARF01</i>		
<i>TOI:</i>	<i>03.0 Personal Farmowners</i>	<i>Sub-TOI:</i>	<i>03.0000 Personal Farmowners</i>
<i>Product Name:</i>	<i>SCO - Farm Administration Certificate Policy (FAC)</i>		
<i>Project Name/Number:</i>	<i>SCO - Farm Administration Certificate Policy (FAC)/FM AR03009ARF01</i>		

Filing at a Glance

Company: American Reliable Insurance Company

Product Name: SCO - Farm Administration SERFF Tr Num: ASPX-125583556 State: Arkansas

Certificate Policy (FAC)

TOI: 03.0 Personal Farmowners

SERFF Status: Closed

State Tr Num: EFT \$20

Sub-TOI: 03.0000 Personal Farmowners

Co Tr Num: FM AR03009ARF01

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: SPI AssurantPC

Disposition Date: 03/31/2008

Date Submitted: 03/27/2008

Disposition Status: Approved

Effective Date Requested (New): 04/01/2008

Effective Date (New): 04/01/2008

Effective Date Requested (Renewal): 04/01/2008

Effective Date (Renewal): 04/01/2008

State Filing Description:

General Information

Project Name: SCO - Farm Administration Certificate Policy (FAC)

Status of Filing in Domicile:

Project Number: FM AR03009ARF01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/31/2008

State Status Changed: 03/31/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

AMERICAN RELIABLE INSURANCE COMPANY

EXPLANATORY MEMORANDUM

FARM ADMINISTRATION CERTIFICATE POLICY

American Reliable Insurance Company (ARIC) is proposing approval of filings that revise certain terrorism forms to the

SERFF Tracking Number: ASPX-125583556 State: Arkansas
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Company Tracking Number: FM AR03009ARF01
TOI: 03.0 Personal Farmowners Sub-TOI: 03.0000 Personal Farmowners
Product Name: SCO - Farm Administration Certificate Policy (FAC)
Project Name/Number: SCO - Farm Administration Certificate Policy (FAC)/FM AR03009ARF01

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007 to our previously approved Farm Administration Certificate Program in your state. We are requesting an effective date of April 1st, 2008 for new and renewal business.

ARIC is a subscriber of the Insurance Services Office (ISO). As such, we intend to adopt the following changes in regard to this form filing.

Forms

ISO Filing Designation LI-FR-2008-006

Forms Filing CL-2007-OTRP1

Adding New Forms:

A8636E0308 Exclusion of Certified Acts of Terrorism
A8635E0308 Exclusion of Certified Acts of Terrorism involving Nuclear, Biological
Chemical or Radiological Terrorism: Cap on Covered Certified Act Losses
A8072G0308 Policyholder Notice Terrorism Exclusion Notice
A8069G0308 Policyholder Notice Nuclear, Biological & Chemical Terrorism Exclusion

Company and Contact

Filing Contact Information

Theresa Elijah,
8655 East Via De Ventura (800) 535-1333 [Phone]
Scottsdale, AZ 85258

Filing Company Information

American Reliable Insurance Company CoCode: 19615 State of Domicile: Arizona
11222 Quail Roost Dr Group Code: 19 Company Type:

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Miami, FL 33157 Group Name: Assurant, Inc. Group State ID Number:
(305) 253-2244 ext. [Phone] FEIN Number: 41-0735002

SERFF Tracking Number: *ASPX-125583556* *State:* *Arkansas*
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TOI: *03.0 Personal Farmowners* *Sub-TOI:* *03.0000 Personal Farmowners*
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Filing Fees

Fee Required? *Yes*
Fee Amount: *\$20.00*
Retaliatory? *No*
Fee Explanation:
Per Company: *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Reliable Insurance Company	\$20.00	03/27/2008	19045169

SERFF Tracking Number:	ASPX-125583556	State:	Arkansas
Filing Company:	American Reliable Insurance Company	State Tracking Number:	EFT \$20
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Product Name:	SCO - Farm Administration Certificate Policy (FAC)		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	03/31/2008	03/31/2008

<i>SERFF Tracking Number:</i>	<i>ASPX-125583556</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Reliable Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$20</i>
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<i>Product Name:</i>	<i>SCO - Farm Administration Certificate Policy (FAC)</i>		
<i>Project Name/Number:</i>	<i>SCO - Farm Administration Certificate Policy (FAC)/FM AR03009ARF01</i>		

Disposition

Disposition Date: 03/31/2008

Effective Date (New): 04/01/2008

Effective Date (Renewal): 04/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ASPX-125583556 State: Arkansas

Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$20

Company Tracking Number: FM AR03009ARF01

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	FILING MEMO	Approved	Yes
Form	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE	Approved	Yes
Form	EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM; CAP ON COVERED CERTIFIED ACTS LOSSES	Approved	Yes
Form	NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE	Approved	Yes

SERFF Tracking Number: ASPX-125583556 State: Arkansas

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	A8636E0308		Endorsement/Amendment/Conditions		0.00	A8636E0308.PDF
Approved	NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE	A8072G0308		Policy/Coverage Form		0.00	A8072G0308.PDF
Approved	EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM; CAP ON COVERED CERTIFIED ACTS LOSSES	A8635E0308		Endorsement/Amendment/Conditions		0.00	A8635E0308.PDF
Approved	NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE	A8069G0308		Policy/Coverage Form		0.00	A8069G0308.PDF

AMERICAN RELIABLE INSURANCE COMPANY

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

FARMERS AND RANCHERS POLICY
FARM ADMINISTRATIVE CERTIFICATE

A. The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. The following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph B. applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

D. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

All other terms and conditions remain the same.

AMERICAN RELIABLE INSURANCE COMPANY
NOTICE TO POLICYHOLDERS
RESTRICTIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does not form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

YOUR PREVIOUS POLICY:

The policy contains an endorsement excluding coverage for Nuclear, Biological, and Chemical Non-Certified Act of Terrorism exclusion and war and Military action exclusion which is fully defined in the endorsement.

YOUR RENEWAL POLICY:

- § The terrorism endorsement in this policy excludes coverage for "certified acts of terrorism" (which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program), but such exclusion applies only if the event involves nuclear, biological, chemical or radiological terrorism. The certified-acts coverage that remains is subject to a limit on our liability and the liability of the federal government pursuant to the federal Terrorism Risk Insurance Act, as outlined below, and is subject to all policy exclusions (for example, the nuclear hazard and war exclusions) and other policy provisions. Refer to the terrorism endorsement for the definition of "certified acts of terrorism." Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.
- § Information On Limitations On Federal And Insurer Liability: The federal government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

AMERICAN RELIABLE INSURANCE COMPANY
EXCLUSION OF CERTIFIED ACTS OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL,
CHEMICAL OR RADIOLOGICAL TERRORISM; CAP ON COVERED CERTIFIED ACTS LOSSES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

FARMERS AND RANCHERS POLICY
FARM ADMINISTRATIVE CERTIFICATE

A. The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. The following exclusion is added:

LIMITED EXCLUSION OF CERTIFIED ACTS OF TERRORISM

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. But this exclusion applies only when one or more of the following are attributed to such act:

1. The terrorism is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the terrorism was to release such material; or
3. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical material; or
4. Pathogenic or poisonous biological or chemical material is released, and it appears that one purpose of the terrorism was to release such material.

When this terrorism exclusion applies in accordance with the terms of Paragraph B.1. or B.2., the terrorism exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Part or Policy.

C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph B. applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" excluded under Paragraph B. results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

D. Cap On Certified Terrorism Losses

The following limitation applies to coverage for any one or more "certified acts of terrorism" that are not excluded by the terms of the exclusion in Paragraph B. and to any loss or damage that is covered and to which the exception in Paragraph C. applies:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

E. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the non-applicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the War And Military Action Exclusion.

All other terms and conditions remain the same.

AMERICAN RELIABLE INSURANCE COMPANY
NOTICE TO POLICYHOLDERS
RESTRICTIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does not form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

YOUR PREVIOUS POLICY:

This policy contains an endorsement excluding coverage for 'Certified Act of Terrorism which is fully defined in the endorsement!

YOUR RENEWAL POLICY:

- § This policy contains an endorsement excluding coverage for "certified acts of terrorism", which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program. Refer to the terrorism endorsement for the definition of "certified acts of terrorism." Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

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Supporting Document Schedules

		Review Status:	
Bypassed -Name:	Uniform Transmittal Document- Property & Casualty	Approved	03/31/2008
Bypass Reason:	Terrorism Filing		
Comments:			

		Review Status:	
Satisfied -Name:	FILING MEMO	Approved	03/31/2008
Comments:	Filing Memo		
Attachment:	FILING MEMO.PDF		

**AMERICAN RELIABLE INSURANCE COMPANY
EXPLANATORY MEMORANDUM
FARM ADMINISTRATION CERTIFICATE POLICY**

American Reliable Insurance Company (ARIC) is proposing approval of filings that revise certain terrorism forms to the **TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007** to our previously approved Farm Administration Certificate Program in your state. We are requesting an effective date of **April 1st, 2008** for new and renewal business.

ARIC is a subscriber of the Insurance Services Office (ISO). As such, we intend to adopt the following changes in regard to this form filing.

Forms

ISO Filing Designation LI-FR-2008-006

Forms Filing CL-2007-OTRP1

Adding New Forms:

A8636E0308	Exclusion of Certified Acts of Terrorism
A8635E0308	Exclusion of Certified Acts of Terrorism involving Nuclear, Biological Chemical or Radiological Terrorism: Cap on Covered Certified Act Losses
A8072G0308	Policyholder Notice Terrorism Exclusion Notice
A8069G0308	Policyholder Notice Nuclear, Biological & Chemical Terrorism Exclusion